#### Case 16-03383 Doc 1 Filed 02/04/16 Entered 02/04/16 15:03:40 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
	_		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write	e the name that is on	Linda	
		government-issued	First name	First name
	picture identification (for example, your driver's license or passport).			
		Middle name	Middle name	
			Middle Harrie	wildle name
i		g your picture tification to your	Johnson	
		ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have		
	Inclu	de your married or den names.		
3.	your num Indiv	the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-4447	

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Debtor 1 Linda L Johnson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	455 Hickory Haven Drive Gurnee, IL 60031  Number, Street, City, State & ZIP Code  Lake County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code	If Debtor 2 lives at a different address:  Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Linda L Johnson

Par	Tell the Court About	Your Ba	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Ch	napter 7					
		☐ Ch	napter 11					
		☐ Ch	napter 12					
		☐ Ch	napter 13					
8.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee	neck with the clerk's office in your local court for more deta yourself, you may pay with cash, cashier's check, or mon- ehalf, your attorney may pay with a credit card or check wi		
			I need to pay	y the fee in inst	tallments. If you choose this os (Official Form 103A).	ption, sign and attach the Application for Individuals to Pay		
			I request that but is not req	at my fee be wa uired to, waive y	ived (You may request this op your fee, and may do so only if	tion only if you are filing for Chapter 7. By law, a judge may your income is less than 150% of the official poverty line the fee in installments). If you choose this option, you must		
						d (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No.						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No						
	not filing this case with you, or by a business partner, or by an affiliate?	L Tes	5.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No.	Go to I	ine 12.				
	residence:	☐ Yes	s. Has yo	our landlord obta	nined an eviction judgment aga	inst you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out Index bankruptcy pet		on Judgment Against You (Form 101A) and file it with this		

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Desc Main Document Page 4 of 48 Case number (if known) Debtor 1 Linda L Johnson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes.

of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Page 5 of 48 Document Case number (if known) Debtor 1 Linda L Johnson

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Α	<b>L</b>	-	 •	п	-	ь.	- ۱	 - 4	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. 

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor	2	(Spouse	Only	in	а	Joint	Case)
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You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	receive a	briefing	about	credit
counseling because	of:	_		

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-03383 Doc 1 Filed 02/04/16 Entered 02/04/16 15:03:40 Desc Main Page 6 of 48 Document Case number (if known) Debtor 1 Linda L Johnson Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do vou □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to **□** \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ☐ More than \$50 billion 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million to be? **\$100,001 - \$500,000** □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ☐ More than \$50 billion □ \$100,000,001 - \$500 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Linda L Johnson Signature of Debtor 2 Linda L Johnson

Executed on

MM / DD / YYYY

Signature of Debtor 1

February 4, 2016 MM / DD / YYYY

Executed on

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Debtor 1 Linda L Johnson Page 7 01 48

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Robert R. Benjamin	Date	February 4, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Robert R. Benjamin		
Printed name		
Golan & Christie LLP		
Firm name		
70 W. Madison		
Suite 1500		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 263-2300	mail address	rrbenjamin@golanchristie.com
0170429		
Bar number & State		_

	Docum	TIL FAUC O UL 40	
mation to identify your	case:		
Linda L Johnson			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Linda L Johnson First Name	Linda L Johnson First Name Middle Name  First Name Middle Name	Einda L Johnson First Name Middle Name Last Name  Middle Name Last Name

Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	126,300.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	218,711.40
	1c. Copy line 63, Total of all property on Schedule A/B	\$	345,011.40
Par	2: Summarize Your Liabilities		
			liabilities unt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	270,357.99
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	1,635,775.64
	Your total liabilities	\$	1,906,133.63
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$_	6,796.04
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,877.49
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other	schedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a person	al, family, or

Official Form 106Sum

the court with your other schedules.

		Docum	ent F	Page 9 of 48	
Debtor 1	Linda L Johnson			Case number (if known)	

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Case	10-03363	DOCI	_	02/04/16 :ument	Page 10 of 48	10 13.03.4	40 De:	sc main	
Fill in t	his information	on to identify	your case and th			1 440 10 01 10				
Debtor <sup>-</sup>	1 L	inda L Johns	on							
		irst Name	Middle	Name		Last Name				
Debtor 2 Spouse, i		irst Name	Middle	Name		Last Name				
Jnited S	States Bankru	intev Court for t	the: NORTHER	N DIST	RICT OF ILLI	NOIS				
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
Case nu	umber					_			☐ Check if amende	if this is an ed filing
Schon each ca	edule zategory, separa	lete and accurate	scribe items. List are as possible. If two	o marrie	d people are fil	n asset fits in more than one ling together, both are equall litional pages, write your nan	y responsible f	or supplying	correct inform	ation. If
						n or Have an Interest In and, or similar property?				
_	. Go to Part 2. s. Where is the	property?								
1.1				What	t is the property	? Check all that apply				
	eet address, if ava	aven Drive ilable, or other desc	ription		Single-family Duplex or mul	home Iti-unit building	amount of ar	ny secured cla	ims or exemption ims on Schedules Secured by F	ıle D:
					Condominium	or cooperative			,	., . ,
Gı	urnee	IL	60031-0000			or mobile home	Current valuentire prope		Current value	
City	у	State	ZIP Code		Investment pr	operty	\$19	5,000.00	\$9	7,500.00
				Who	Other	t in the property? Check one		simple, tena	our ownership incy by the ent	
					Debtor 1 only	in the property : eneak one	Tenants b	y entireties	3	
La	ake				Debtor 2 only					
Cou	unty					•			munity propert	ty
				Othe	711 10001 0110 0	f the debtors and another ou wish to add about this ite	(see inst			
					erty identification		, 30011 03 1000	•		

Official Form 106A/B Schedule A/B: Property page 1

Official Form 106A/B

Schedule A/B: Property

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Document Page 12 of 48 Case number (if known) Debtor 1 Linda L Johnson 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Used household goods and furnishings \$2,500.00 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... \$250.00 Used personal clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... \$300.00 Wedding Ring 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,050.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets

Part 4. Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured

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Desc Main

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Case number (if known)

claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... \$370.48 Consumers Credit Union Checking Account 17.1. \$6.011.02 17.2. Consumers Credit Union Savings Account Livertyville Bank & Trust Checking Account \$2,939.10 17.3. Consumers Credit Union SIG's Health Account \$0.00 17.4. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: State Street Bank & Trust Co. \$53.530.25 **ROTH IRA** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes.....

Debtor 1

Linda L Johnson

_	-1-1 4		16-03383	Doc 1	Filed 02/04/16 Document	Entered 02/04/16 15:03:40 Page 14 of 48	
	ebtor 1		Johnson			Case number (if known)	
24.			lucation IRA, ii b)(1), 529A(b),			ogram, or under a qualified state tuition p	rogram.
	☐ Yes		Institution r	name and desc	cription. Separately file the	he records of any interests.11 U.S.C. § 521(	e):
25	☐ No				erty (other than anythin	ng listed in line 1), and rights or powers e	xercisable for your benefit
	Yes.	Give spec	cific information	about them			
				27, 2013	al Interest in the Norm	na A. Ambrogio Trust dated February	\$141,666.66
			<u> </u>	(Article 4 Se	na mini Provision)		Ψ141,000.00
27	Examp  No Yes. License Examp No Yes.	Give speces, franch les: Buildi	et domain nam cific information ises, and other ng permits, exc cific information	es, websites, p about them or general inta lusive licenses	ngibles	ual property and licensing agreements n holdings, liquor licenses, professional licer	
M	oney or p	oroperty o	owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	_	unds owe	ed to you				
	■ No □ Yes.	Give spec	ific information	about them, in	cluding whether you alre	eady filed the returns and the tax years	
29	■ No	les: Past o	due or lump sur		usal support, child supp	ort, maintenance, divorce settlement, prope	rty settlement
30	Examp  ■ No	les: Unpai benef	someone owes d wages, disab its; unpaid loan cific information	ility insurance is you made to	payments, disability ben someone else	efits, sick pay, vacation pay, workers' comp	pensation, Social Security
31.			rance policies n, disability, or l	ife insurance;	health savings account (	(HSA); credit, homeowner's, or renter's insur	ance
	■ Yes.	Name the		pany of each p mpany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
				udential Life ( ath Benefits:		David Johnson	\$3,643.89
32	If you a someo	are the ber ne has die	neficiary of a liv	ing trust, expe	someone who has die ct proceeds from a life ir	ed nsurance policy, or are currently entitled to re	eceive property because

Debtor 1	Linda L Johnsor	Document	Page 15 of 48	8 Case number <i>(if kn</i>	nown)
33. Claim	ns against third parti	es, whether or not you have filed a lawsuloyment disputes, insurance claims, or righ			
■ No	s. Describe each clair				
_	r contingent and unl	iquidated claims of every nature, includi	ng counterclaims of	the debtor and rig	hts to set off claims
■ No □ Yes	s. Describe each clair	n			
35. <b>Any f</b> i ■ No	inancial assets you	did not already list			
☐ Yes	s. Give specific inform	nation			
		all of your entries from Part 4, including a mber here			
Part 5: D	escribe Any Business-F	Related Property You Own or Have an Interest I	n. List any real estate ir	n Part 1.	
	own or have any legal So to Part 6.	or equitable interest in any business-related pro	operty?		
Yes.	Go to line 38.				
					Current value of the portion you own?  Do not deduct secured claims or exemptions.
38. <b>Acco</b>	unts receivable or co	ommissions you already earned			
■ Yes	s. Describe				
	N	lark Slobodnik-Personal Loan 2015			\$5,000.00
Exan ■ No	e equipment, furnish nples: Business-relate s. Describe	ings, and supplies d computers, software, modems, printers, o	copiers, fax machines	, rugs, telephones,	desks, chairs, electronic devices
	inery, fixtures, equip	oment, supplies you use in business, and	I tools of your trade		
■ No □ Yes	s. Describe				
41. Inven ■ No	s. Describe				
☐ No	ests in partnerships				
■ Yes	s. Give specific inform	nation about them  Name of entity:		% of ownership:	
		Ambrogio Family Limited Partnership Judgment exceeding \$1.6 Million to I		00.00	
		Bank		33.33	% \$0.00

Official Form 106A/B Schedule A/B: Property page 6

Debte		Filed 02/04/16 Document	Entered 02 Page 16 of	2/04/16 15:03:40 48 Case number (if known)	Desc Main
	Ellida E definicon			Case number (ii known)	
_	ustomer lists, mailing lists, or other compile	ations			
			0.0.404444		
ים	Oo your lists include personally identifiable informa	ation (as defined in 11 U.S.	C. § 101(41A))?		
	■ No				
	☐ Yes. Describe				
44. <b>A</b>	ny business-related property you did not ali	ready list			
	No	•			
	Yes. Give specific information				
	Add the dollar value of all of your entries fro for Part 5. Write that number here	, ,	, ,	, ,	\$5,000.00
	or Fait 3. Write that humber here				
Part 6			or Have an Interest	In.	
	If you own or have an interest in farmland, list it in F	Part 1.			
46. <b>D</b>	o you own or have any legal or equitable in	terest in any farm- or o	commercial fishi	ng-related property?	
	No. Go to Part 7.	·			
[	Yes. Go to line 47.				
Part 7	Describe All Property You Own or Have an	Interest in That You Did	Not List Above		
	o you have other property of any kind you d Examples: Season tickets, country club membe				
_	No				
	Yes. Give specific information				
54.	Add the dollar value of all of your entries fro	om Part 7. Write that n	umber here		\$0.00
Part 8	List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$126,300.00
	Part 2: Total vehicles, line 5		\$2,500.00		Ψ.Ξο,σσσ.σσ
	Part 3: Total personal and household items	, line 15	\$3,050.00		
	Part 4: Total financial assets, line 36		\$208,161.40		
59.	Part 5: Total business-related property, line	45	\$5,000.00		
60.	Part 6: Total farm- and fishing-related prope	erty, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 5	i <b>4</b> +	\$0.00		
62.	Total personal property. Add lines 56 through	n 61	\$218,711.40	Copy personal property t	otal \$218,711.40
	property (minutes)		Ψ=10,111.10	- 3F) Farance brokenty (	ΨΕ10,711.ΤΟ
63.	Total of all property on Schedule A/B. Add li	ne 55 + line 62			\$345,011.40

Official Form 106A/B Schedule A/B: Property page 7

		Dodding	III I GGC II OI TO	
Fill in this info	rmation to identify your	case:		
Debtor 1	Linda L Johnson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
455 Hickory Haven Drive Gurnee, IL 60031 Lake County	\$97,500.00		\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2005 Honda Pilot 151000 miles Line from <i>Schedule A/B</i> : 3.1	\$2,500.00		\$2,400.00	735 ILCS 5/12-1001(c)
Elle Holli Genedale AVB. G. 1			100% of fair market value, up to any applicable statutory limit	
2005 Honda Pilot 151000 miles Line from <i>Schedule A/B</i> : 3.1	\$2,500.00		\$100.00	735 ILCS 5/12-1001(b)
Elle from <i>conceale 7VB</i> . c. 1			100% of fair market value, up to any applicable statutory limit	
Used household goods and furnishings Line from Schedule A/B: 6.1	\$2,500.00		\$2,500.00	735 ILCS 5/12-1001(b)
Ellie Hotti Schedule A.D. 0.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing	\$250.00		\$250.00	735 ILCS 5/12-1001(a)
Line from Schedule PVD. 11.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

	Ellida E dolliloon			ouco number (ii iiiioiiii)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Wedding Ring Line from Schedule A/B: 12.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Elle Holli Genedale 775. 12.1			100% of fair market value, up to any applicable statutory limit	
	Consumers Credit Union Checking Account	\$370.48		\$0.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
	Consumers Credit Union Savings Account	\$6,011.02		\$0.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
	Livertyville Bank & Trust Checking Account	\$2,939.10		\$0.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit	
	State Street Bank & Trust Co. ROTH IRA	\$53,530.25		\$53,530.25	735 ILCS 5/12-1006
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
	1/3 Beneficial Interest in the Norma A. Ambrogio Trust dated February 27,	\$141,666.66		\$0.00	Exempt pursuant to 11 U.S.C. § 541(c)(2)
	2013 (Article 4 Send Thrift Provision) Line from Schedule A/B: 25.1			100% of fair market value, up to any applicable statutory limit	341(0)(2)
	Prudential Life (Whole Life) Death Benefits: \$5,311.79	\$3,643.89		\$3,643.89	215 ILCS 5/238
	Beneficiary: David Johnson Line from <i>Schedule A/B</i> : 31.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/16 and every  No  Yes. Did you acquire the property covers  No  Yes	3 years after that for c	ases f		

		Document	Page 19	of 48		
Fill in this informa	ation to identify you	r case:				
Debtor 1	Linda L Johnson				-	
Dahtano	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number					_	if this is an led filing
Official Form	106D					
Schedule [	D: Creditors	Who Have Claims	Secured	by Propert	У	12/15
		two married people are filing togethe number the entries, and attach it to t				
1. Do any creditors h	ave claims secured by	your property?				
□ No. Check t	this box and submit th	nis form to the court with your othe	er schedules. Y	ou have nothing else	to report on this form.	
■ Yes. Fill in a	all of the information	below.				
Part 1: List All	Secured Claims					
		ore than one secured claim, list the cre	ditor separately fo	Column A	Column B	Column C
each claim. If more th	han one creditor has a pa	articular claim, list the other creditors in er according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Chase Mort	gage	Describe the property that secures	the claim:	\$101,194.02	\$144,000.00	\$0.00
Creditor's Name	-	2837 N. Augusta Drive Wads 60083 Lake County Held jointly with Lesli Johnso Gregory Johnson, David John Barbara Trainer As of the date you file, the claim is:	n, nson and			
Phoenix, AZ	2 85062	☐ Contingent				
Number, Street, C	City, State & Zip Code	■ Unliquidated □ Disputed				
Debtor 1 only	it? Check one.	Nature of lien. Check all that apply.  ☐ An agreement you made (such as	mortanae or oog	urad		
Debtor 2 only		car loan)	mortgage or sect	ned		
Debtor 1 and Deb	tor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit	,			
☐ Check if this clai community debt	m relates to a	■ Other (including a right to offset)	First Mortga	nge		
Date debt was incur	red	Last 4 digits of account num	ber <u>9541</u>			
2.2 Consumers	Credit Union	Describe the property that secures	the claim:	\$169,163.97	\$195,000.00	\$0.00
Creditor's Name		455 Hickory Haven Drive Gur 60031 Lake County	rnee, IL			
1210 S. Lak	ke Street	Ţ				
P.O. Box 50		As of the date you file, the claim is: apply.	Check all that			
Mundelein,	IL 60060	Contingent				
Number, Street, C	City, State & Zip Code	■ Unliquidated □ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or secu	ured		
Debtor 1 and Deb		Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the		Judgment lien from a lawsuit	First Martas	nge		
☐ Check if this clai	m relates to a	Other (including a right to offset)	First Mortga	iye		

community debt

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Debtor 1	Linda L Johnson				Case number (if know)	
	First Name	Middle Name	Last Name			
Date debt	was incurred		Last 4 digits of account number	9160		
Add the	dollar value of your ent	tries in Column A	A on this page. Write that number he	re:	\$270,357.9	9
	the last page of your fo at number here:	orm, add the doll	ar value totals from all pages.		\$270,357.9	9

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 21 of 48	8	
Fill in this in	nformation to identify your	case:			
Debtor 1	Linda L Johnson				
<b>D</b> 1. 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case numbe	er			_	Check if this is an amended filing
	orm 106E/F e E/F: Creditors W	/ho Have Unsecured	l Claims		12/15
Be as complet any executory Schedule G: E D: Creditors W the Continuati number (if kno	e and accurate as possible. Use contracts or unexpired leases t xecutory Contracts and Unexpi /ho Have Claims Secured by Pro on Page to this page. If you hav	e Part 1 for creditors with PRIORIT hat could result in a claim. Also li red Leases (Official Form 106G). D operty. If more space is needed, co e no information to report in a Part	Y claims and Part 2 for c st executory contracts o o not include any credito ppy the Part you need, fil	on Schedule A/B: Property (Official ors with partially secured claims to Il it out, number the entries in the	Form 106A/B) and on hat are listed in Schedule boxes on the left. Attach
1. Do any cr	editors have priority unsecured	claims against you?			
No. Go	o to Part 2.				
☐ Yes.	· · · · · · · · · · · · · · · · · · ·				
	ist All of Your NONPRIORIT				
'	reditors have nonpriority unsect				
∐ No. Yo	ou have nothing to report in this pa	art. Submit this form to the court with	your other schedules.		
Yes.					
claim, list	the creditor separately for each cl	ims in the alphabetical order of the aim. For each claim listed, identify where or creditors in Part 3.If you have more	hat type of claim it is. Do n	not list claims already included in Par	t 1. If more than one
4.1 BM0	O Harris Bank	Last 4 digits of acc	count number		\$1,635,775.64
Nonp	oriority Creditor's Name W. Monroe St.	When was the deb	t incurred?		
	cago, IL 60603 ber Street City State Zlp Code	As of the date you	file, the claim is: Check a	all that apply	
	incurred the debt? Check one.	☐ Contingent	,		
□ D	ebtor 1 only	■ Unliquidated			
	ebtor 2 only	☐ Disputed			
□ D	ebtor 1 and Debtor 2 only	•	RITY unsecured claim:		
<b>■</b> A	t least one of the debtors and ano	ther Student loans			
	heck if this claim is for a comn e claim subject to offset?	nunity debt		reement or divorce that you did not	
	•	<u>-</u> ' '	n or profit-sharing plans, a	and other similar debts	
ΠY		Other. Specify	Judgment in Lake (	County Illinois Case 13 CH	
					_
Part 3: Li	ist Others to Be Notified Ab	out a Debt That You Already L	isted		
trying to co more than o	llect from you for a debt you ow	notified about your bankruptcy, for e to someone else, list the origina that you listed in Parts 1 or 2, list submit this page.	I creditor in Parts 1 or 2,	, then list the collection agency he	re. Similarly, if you have
Part 4: A	dd the Amounts for Each T	ype of Unsecured Claim			
6. Total the an of unsecure		cured claims. This information is fo	or statistical reporting pu	urposes only. 28 U.S.C. §159. Add	the amounts for each type
				Total Claim	
Total claims	6a. Domestic support of	bligations	6a.	\$0.00	)
from Part 1	6b. Taxes and certain o	ther debts you owe the governmen	<b>nt</b> 6b.	\$	_

Official Form 106 E/F

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Case number (if know) Document

Debtor 1 Linda L Johnson

	6c. 6d.	Claims for death or personal injury while you were intoxicated  Other. Add all other priority unsecured claims. Write that amount here.	6c. 6d.	\$  0.00 0.00 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims	6f.	Student loans	6f.	\$ Total Claim 0.00
from Part 2	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$  0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 1,635,775.64
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 1,635,775.64

		Docume	TILL I AUC ZJ UI 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Linda L Johnson First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Michele Mackenzie Bonke 3071 Hampshire Lane Waukegan, IL 60087	Residential real estate contract dated January 14, 2016 for the property commonly described as 2837 N. August Drive, Wadsworth, Illinois 60083
2.2	ReMax Showcase 5445 Grand Avenue, Ste. 200 Gurnee, IL 60031	Exclusive right to sell agreement dated October 1, 2015 for the property commonly described as 2837 N. August Drive, Wadsworth, Illinois 60083.

		Document	Paue 24 01 46		
Fill in tl	his information to identify your	case:			
Debtor '					
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if		Middle Name	Last Name		
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case nu	umber				
(if known)				☐ Check if this is an amended filing	
Offici	ial Form 106H				
Sche	edule H: Your Cod	ebtors		12	2/15
1. E  2. V  Ariz  3. In C  in Ii  For	t, and number the entries in the me and case number (if known) To you have any codebtors? (If the second of the se	boxes on the left. Attach the Answer every question.  you are filing a joint case, do represent the live of the live of the live of the live with the live of the	e Additional Page to this page to the page to	munity property states and territories include	write e showi
TIII (	out Column 2.  Column 1: Your codebtor  Name, Number, Street, City, State and ZI	IP Code		umn 2: The creditor to whom you owe the ck all schedules that apply:	debt
3.1	Ambrogio Family Limited Pa 455 Hickory Haven Drive Gurnee, IL 60031	artnership	□ s ■ s □ s	chedule D, line chedule E/F, line4.1 chedule G D Harris Bank	
3.2	Barbara N. Trainer 3911 Prairie Village Drive Kenosha, WI 53142		□s □s	chedule D, line2.1 chedule E/F, line chedule G se Mortgage	
3.3	Barbara N. Trainer 3911 Prairie Village Drive Kenosha, WI 53142		■s □s	chedule D, line chedule E/F, line4.1 chedule G D Harris Bank	

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Debtor 1 Linda L Johnson Case number (if known)

	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	David W. Johnson 455 Hickory Haven Drive Gurnee, IL 60031	■ Schedule D, line2.2 □ Schedule E/F, line □ Schedule G Consumers Credit Union
3.5	David W. Johnson 455 Hickory Haven Drive Gurnee, IL 60031	■ Schedule D, line2.1 □ Schedule E/F, line □ Schedule G Chase Mortgage
3.6	Gregory Johnson 135 N. Greenleaf Ste. 109 Gurnee, IL 60031	■ Schedule D, line2.1 □ Schedule E/F, line □ Schedule G Chase Mortgage
3.7	Lesli M. Johnson 11922 24th Ct Pleasant Prairie, WI 53158	■ Schedule D, line2.1 □ Schedule E/F, line □ Schedule G Chase Mortgage
3.8	Lesli M. Johnson 11922 24th Ct Pleasant Prairie, WI 53158	☐ Schedule D, line ■ Schedule E/F, line4.1 ☐ Schedule G BMO Harris Bank
3.9	Robert Marling 135 North Greenleaf St. Gurnee, IL 60031	☐ Schedule D, line ■ Schedule E/F, line4.1 ☐ Schedule G BMO Harris Bank
3.10	Washington Crossings LLC 135 North Greenleaf Ste. 109 Gurnee, IL 60031	☐ Schedule D, line ■ Schedule E/F, line4.1 ☐ Schedule G BMO Harris Bank

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Fill in this informat	tion to identify your case:	
Debtor 1	Linda L Johnson	
Debtor 2 (Spouse, if filing)		
United States Ban	skruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter
Official Fo		13 income as of the following date:  MM / DD/ YYYY

#### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Employment status	■ Employed	■ Employed
	attach a separate page with information about additional		☐ Not employed	☐ Not employed
	employers.	Occupation	Bookkeeper	(Retired) Landscaping Part Time
	Include part-time, seasonal, or self-employed work.	Employer's name	Marling Management Inc	Kane Illinois Properties, Inc.
	Occupation may include student or homemaker, if it applies.	Employer's address	135 N. Greenleaf St., #109 Gurnee, IL 60031	PO Box 474 Grayslake, IL 60030
		How long employed t	here?	
Pai	t 2: Give Details About Mor	nthly Income		

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1	-	Debtor 2 or filing spouse
2.	\$	4,283.41	\$	1,044.00
3.	+\$	0.00	+\$	0.00
4.	\$	4,283.41	\$	1,044.00

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Deb	otor 1	Linda L Johnson		Case	number ( <i>if known</i> )			
				For	Debtor 1		ebtor 2 or iling spouse	
	Cop	y line 4 here	4.	\$	4,283.41	\$	1,044.00	
5.	List	all payroll deductions:						
•	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$_ \$	1,166.60	\$	179.45 0.00	_
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c. 5d.	\$ _ \$	0.00	\$	0.00	<u>)</u> )
	5e. 5f. 5g.	Insurance Domestic support obligations Union dues	5e. 5f. 5g.	\$_ \$_	0.00 0.00 0.00	\$  \$	0.00 0.00 0.00	)
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	0.00	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,166.60	\$	179.45	
7. 8.		all other income regularly received:  Net income from rental property and from operating a business,	7.	\$_	3,116.81	\$	864.55	5
		profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	)
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependence regularly receive Include alimony, spousal support, child support, maintenance, divorce	8b. ent	\$	0.00	\$	0.00	<u>)</u>
	8d. 8e.	settlement, and property settlement. Unemployment compensation Social Security	8c. 8d. 8e.	\$_ \$_ \$	0.00 0.00 0.00	\$  \$	0.00 0.00 1,015.00	)
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	· —				_
	8g.	Specify: Pension or retirement income	8f. 8g.	\$_ \$	0.00	\$	0.00 1,799.68	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	2,814.6	68
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	;	3,116.81 + \$_	3,67	9.23 = \$	6,796.04
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	our depen			•	chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The e that amount on the Summary of Schedules and Statistical Summary of Ceies					12. \$	6,796.04
13.	Do.	you expect an increase or decrease within the year after you file this fo	rm?				Combi	ined Ily income
13.		No.  Yes Explain:						

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Fill in f	thic informati	on to identify yo	our cocc:							
		on to identify yo	Jui case.							
Debtor	1 _	Linda L Johns	son			_	eck if			
Debtor	2							amended filing	ving postpetition cha	nter
	e, if filing)					Ц			the following date:	aptei
l locks of	Otataa Daalaa	-4	NODTI		OIC		N 4N 4	/ DD / W///		
United	States Bankru	ptcy Court for the:	NORTE	IERN DISTRICT OF ILLIN	OIS		IVIIVI	/ DD / YYYY		
Case n (If know										
Offi	cial For	m 106J			•					
Sch	nedule	J: Your I	Exper	ises						12/15
Be as inform	complete and the comple	nd accurate as	possible eded, atta y questio	. If two married people and the control of the cont						
	s this a joint		illolu							
	■ No. Go to ☐ Yes. <b>Does</b>		in a separ	ate household?						
	□ No □ Ye		st file Offic	ial Form 106J-2, <i>Expense</i> s	s for Separate Hous	ehold of D	ebtor 2	2.		
2. <b>D</b>	o you have	dependents?	■ No							
	Do not list De and Debtor 2.		☐ Yes.	Fill out this information for each dependent	Dependent's relation			Dependent's age	Does dependent live with you?	
D	o not state t	he							□ No	
d	lependents n	ames.							☐ Yes	
									□ No	
									☐ Yes	
									□ No	
									☐ Yes	
									□ No □ Yes	
3. D	o vour expe	enses include	_	M-					□ res	
е	xpenses of	people other th	han $_{m \sqcap}$	No Yes						
у	ourself and	your depende	nts?	103						
expen	ate your exp		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp						
the va		assistance and		government assistance i cluded it on Schedule I: \		- 1	_	Your expe	enses	
		home owners		ses for your residence. I	nclude first mortgag	e 4.	\$		1,588.00	
If	f not include	ed in line 4:								
4	a. Real es	state taxes				4a.	\$		693.00	
4	b. Propert	y, homeowner's	s, or renter	's insurance		4b.			112.00	
				upkeep expenses		4c.			100.00	
				dominium dues		4d.			0.00	
ວ. A	aggitional m	orroage navme	ents tor vo	our residence, such as ho	me equity loans	5.	\$		0.00	

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Debtor 1 Linda L Jo	phnson	Case num	ber (if known)	
6. Utilities:				
	heat, natural gas	6a.	\$	200.00
	rea, natural gas er, garbage collection	6b.	· <u> </u>	100.00
	cell phone, Internet, satellite, and cable services	6c.		225.00
•				
6d. Other. Spe	•	6d.		0.00
	keeping supplies	7.		700.00
	nildren's education costs	8.	·	0.00
_	y, and dry cleaning	9.	*	125.00
•	roducts and services	10.		150.00
Medical and den	·	11.	\$	200.00
	Include gas, maintenance, bus or train fare.	10	¢.	350.00
Do not include ca		12.	·	
	clubs, recreation, newspapers, magazines, and books	13.		0.00
	ibutions and religious donations	14.	\$	200.00
Insurance.				
	surance deducted from your pay or included in lines 4 or 20.		•	
15a. Life insurar		15a.	·	0.00
15b. Health insu		15b.		300.00
15c. Vehicle ins		15c.	*	140.00
15d. Other insur	rance. Specify: Dental Insurance	15d.	\$	68.00
. Taxes. Do not inc	clude taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
. Installment or le				
17a. Car payme	nts for Vehicle 1	17a.	\$	0.00
17b. Car payme	nts for Vehicle 2	17b.	\$	0.00
17c. Other. Spe	cify:	17c.	\$	0.00
17d. Other. Spe		17d.	\$	0.00
	of alimony, maintenance, and support that you did not report a	as	-	
	our pay on line 5, Schedule I, Your Income (Official Form 106I		\$	0.00
	you make to support others who do not live with you.	•	\$	0.00
Specify:		19.		
Other real prope	rty expenses not included in lines 4 or 5 of this form or on Sc	hedule I: Y	our Income.	
	on other property	20a.		0.00
20b. Real estate	etaxes	20b.	\$	0.00
20c. Property, h	omeowner's, or renter's insurance	20c.	\$	0.00
	ce, repair, and upkeep expenses	20d.		0.00
	er's association or condominium dues	20e.		0.00
	1/3 Mortgage Payment for 2837 N. Augusta	21.		413.16
' '			·	
	Payment for 2837 N. Augusta		+\$	63.33
1/3 Payment or	Repairts for 2837 N. Augusta		+\$	150.00
Calculate your n	nonthly expenses			
22a. Add lines 4 t			\$	5,877.49
	modg.: 2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	3,377.10
		_	·	
ZZC. Add line 22a	and 22b. The result is your monthly expenses.		\$	5,877.49
. Calculate vour n	nonthly net income.			
	2 (your combined monthly income) from Schedule I.	23a.	\$	6,796.04
	monthly expenses from line 22c above.	23b.		5,877.49
200. Copy your	monary expenses nom inc 226 above.	۷۵۵.	Ψ	5,677.48
23c Subtract vo	our monthly expenses from your monthly income.			
	is your <i>monthly net income</i> .	23c.	\$	918.55
THE TESUIL	o your monuny neumoune.		<u> </u>	
For example, do you	n increase or decrease in your expenses within the year after a expect to finish paying for your car loan within the year or do you expect you erms of your mortgage?			se or decrease because of a
■ No.				
-	Explain here:			

No.	
☐ Yes.	Explain here:

					_
Fill in this infor	mation to identify your	case:			
Debtor 1	Linda L Johnson				
	First Name	Middle Name	Las	st Name	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Las	st Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINO	IS	
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forr	n 106Doc				
		1 12 2 . 1	L D - L ( )	l- O-lll	
Declarat	ion About a	n individua	I Debto	or's Schedules	12/15
years, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below		nkruptcy cas	e can result in fines up to \$250	0,000, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an atto	orney to help	you fill out bankruptcy forms?	?
■ No					
☐ Yes. N	Name of person				Bankruptcy Petition Preparer's Notice, ion, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the su	mmary and s	schedules filed with this declar	ration and
X /s/ Lind	la L Johnson		х		
	Johnson			Signature of Debtor 2	
Signatu	re of Debtor 1				
Date _F	ebruary 4, 2016			Date	

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38 as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income										
Debtor 2 [Secouse It, Blister)  First Name	Fill	in this infor	mation to identify you	r case:						
Debtor 2   Seguer I, flirer Name	Deb	otor 1	Linda L Johnson							
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Case number			First Name	Middle Name	Last Name					
Case number (# Incom)  Check if this is an amended filing  Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address:  Dates Debtor 1  Debtor 2 Prior Address:  Dates Debtor 2  By Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Pert 2  Explain the Sources of Your Income  Louisians, No  Yes. Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income Check all that apply.  Check all that apply.  Geross income (before deductions and exclusions)  Debtor 2  Sources of income (before deductions and exclusions)  Debtor 2 Sources of income (before deductions and exclusions)  Sources of income (before deductions and exclusions)  Debtor 2 Sources of income (before deductions and exclusions)			First Name	Middle Name	Last Name					
Case number (Rithown)   Check if this is an amended filling	Uni	ted States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS					
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?    Married										
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct more read of the process of the property of		_				П	heck if this is an			
Base accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?						-				
Base accumplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?										
Base accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?	Of	ficial Fo	rm 107							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married				Affairs for Individ	luals Filing for B	ankruptcy	12/15			
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?										
Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?										
What is your current marital status?	num	nber (if know	n). Answer every ques	stion.						
Married Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Dived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  5. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Wages, commissions, bonuses, tips	Par	t 1: Give	Details About Your Ma	rital Status and Where You	Lived Before					
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a businesse during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions)  Pobtor 2 Sources of income Check all that apply. Gross income exclusions)  Wages, commissions, bonuses, tips	1.	What is you	ır current marital statı	ıs?						
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a businesse during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions)  Pobtor 2 Sources of income Check all that apply. Gross income exclusions)  Wages, commissions, bonuses, tips		<b>.</b>								
During the last 3 years, have you lived anywhere other than where you live now?    No		_								
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  B. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income Check all that apply.  Wages, commissions, bonuses, tips  Sources, tips		LI INOLIIIA	imed							
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 4   Debtor 5   Debtor 6   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 8   Debtor 9	2.	During the	last 3 years, have you	lived anywhere other than	where you live now?					
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debto		■ No	■ No							
Lived there   Lived there   Lived there   Lived there		☐ Yes. Li	st all of the places you l	lived in the last 3 years. Do no	ot include where you live now	٧.				
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips		Debtor 1 P	rior Address:	Dates Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2			
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  3. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Ves. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips				lived there			lived there			
No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,764.70 Wages, commissions, bonuses, tips	3.									
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,764.70   Wages, commissions, bonuses, tips	state	es and territo	ries include Arizona, Ca	ilifornia, Idano, Louisiana, Ne	vada, New Mexico, Puerto R	ico, Texas, Washington and V	Visconsin.)			
Explain the Sources of Your Income  1. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Pebtor 1  Sources of income Check all that apply.  Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Surces of income Check all that apply.  Sources of income Check all that apply.  Sources of income Check all that apply.  Wages, commissions, bonuses, tips		■ No								
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		☐ Yes. M	ake sure you fill out Scl	hedule H: Your Codebtors (Of	fficial Form 106H).					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,764.70  Wages, commissions, bonuses, tips	Par	t 2 Expla	in the Sources of You	ır İncome						
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Sources of income (before deductions and exclusions)  \$8,764.70  Wages, commissions, bonuses, tips	ı aı	LAPIC	in the oddrees of rod	- Income						
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,764.70  Wages, commissions, bonuses, tips	4.						ndar years?			
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,764.70  Wages, commissions, bonuses, tips  \$8,764.70										
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,764.70  Wages, commissions, bonuses, tips  \$8,764.70		_ N-								
Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,764.70  Wages, commissions, bonuses, tips  \$8,764.70			II in the detaile							
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,764.70		■ Yes. F	iii in the details.							
Check all that apply.  (before deductions and exclusions)  Wages, commissions, bonuses, tips  \$8,764.70  Wages, commissions, bonuses, tips				Debtor 1		Debtor 2				
From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  **8,764.70**  Wages, commissions, bonuses, tips  **B,764.70**  Wages, commissions, bonuses, tips										
the date you filed for bankruptcy: bonuses, tips bonuses, tips				Ondok all that apply.	(	oneon all triat apply.	(			
the date you filed for bankruptcy: bonuses, tips bonuses, tips	Fro	m Januarv 1	of current year until	Wagos commissions	\$8.764.70	☐ Wages, commissions				
					ψο,. ο ο					
				• •		☐ Operating a business				

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Debtor 1 Linda L Johnson

	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$86,399.08	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$94,222.00	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		
2014 Schedule E Income		\$-9,881.00	☐ Wages, commissions, bonuses, tips		

#### Did you receive any other income during this year or the two previous calendar years?

Operating a business

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

☐ Operating a business

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security Income	\$1,015.00		
	Prudential Pension Income	\$1,799.68		
For last calendar year: (January 1 to December 31, 2015)	Social Security Income	\$25,466.80		
2015	Metlife draw down and close retirement account	\$20,638.50		
2015	Distribution from Hospira, Inc.	\$3,240.00		
2014	Taxable Interest	\$216.00		
2014	Ordinary Dividends	\$6.00		
2014	Taxable refunds, credits or offsets	\$2,255.00		
2014	Other Gains or Losses	\$-4,747.00		

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Debtor 1 Linda L Johnson Page 33 of 48

Case number (if known)

	Debtor 1		Debtor 2		
	Sources of income Describe below	<b>Gross income</b> (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
2014	Pensions and Annuities	\$23,040.00			
2014	Social Security Benefits	\$37,871.00			
2014	Other Income	\$1,006.00			

#### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

•	Aug githau	Dobtor 1'o	ar Dahtar 2'a	4646	~ "! !		4-64-2
D.	Are either	Debtor 1 S	or Debtor 2's	aepts i	orimariiv (	consumer	aebts ?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?

☐ No. Go to line 7.

■ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

	Yes.	Debtor 1	or Debtor	2 or both have	primarily	consumer debts.
--	------	----------	-----------	----------------	-----------	-----------------

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to

an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
Marling Management Inc 135 N. Greenleaf Ave, Suite 112 Gurnee, IL 60031	Payment made in the 90 days preceding date of filing for property located 2837 N. Augusta Dr., Wadsworth, IL 60083	\$9,315.00	\$0.00	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>☐ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>		
Lake County Collector 18 N. County Street Waukegan, IL 60085	Payment made in the 90 days preceding date of filing for property located 455 Hickory Haven Dr., Gurnee, IL 60031	\$8,314.00	\$0.00	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other		

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Case 16-03383 Desc Main Page 34 of 48 Document Debtor 1 Linda L Johnson Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? 9 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No ☐ Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Address:

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and

Describe the gifts

Dates you gave the gifts

Value

Official Form 107

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Debtor 1	Linda L Johnson	Document	Page 35 of 48 Case number (if known)	

14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity  No								
	Yes. Fill in the details for each gift or co Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	otal	Describe what you contributed		Dates you contributed	Value			
Pai	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankrup disaster, or gambling?	otcy or	since you filed for bankruptcy, did	you lose anyt	hing because of the	eft, fire, other			
	No No								
	Yes. Fill in the details.				_				
	how the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B: tv.		Date of your loss	Value of property lost			
Pai	t 7: List Certain Payments or Transfers								
16.	consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.								
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred		Date payment or transfer was made	Amount of payment			
	Golan & Christie LLP 70 West Madison Suite 1500 Chicago, IL 60602		Bankruptcy related services		January 2016	\$2,500.00			
	ClearPoint Credit Counseling 270 Peachtree Street NW Atlanta, GA 30303		Credit counseling		January 2016	\$20.00			
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.								
	■ No □ Yes. Fill in the details.								
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment			
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No								
	Yes. Fill in the details.  Person Who Received Transfer		Description and value of	Describe a	iny property or	Date transfer was			
	Address		property transferred		received or debts	made			
	Person's relationship to you								

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Debtor 1 Linda L Johnson

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
101 Ambrogio LLC 135 Greenleaf, Ste. 109 Gurnee, IL 60031	101 Ambrogio Partnership a general partnership converted to 101 Ambrogio, LLC No value received Entity Conversion		03/17/2015
Phillip Derrig 135 N. Greenleaf St., Ste. 109 Gurnee, IL 60031 Member	101 Ambrogio LLC f/k/a 101 Ambrogio Partnership admitted Phil Derrig who contributed \$475,000.00 for 49% of the partnership and reduced Debtor's interest in 101 Ambrogio, LLC from 1/3 of 50% to 1/3 of 25.5%.		03/24/2015
David and Linda Johnson 455 Hickory Haven Drive Gurnee, IL 60031	David and Linda Johnson as grantors quitclaimed real estate property to David and Linda Johnson as Tenants by the Entirety.  Address of real estate: 455 Hickory Haven Drive, Gurnee, IL 60031		March 19, 2015
Linda Johnson 455 Hickory Haven Drive Gurnee, IL 60031	Liquidated interest in Metart MidCapValue LMIS SAY SM CAP CORE BLACKROCK CAP APP \$18,212.93		6/1/2015
Linda Johnson 455 Hickory Haven Drive Gurnee, IL 60031	Liquidation of Hospira Stock through Computershare 36 shares at \$90.00/share, \$3,240.00		9/3/2015
Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection No Yes. Fill in the details.		elf-settled trust or similar device	of which you are a
Name of trust	Description and value of the prope	rty transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

account number

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	No							
	☐ Yes. Fill in the details.							
	Name of Financial Institution and	Last 4 digits of	Type of account or	Date account was	l act halance			

instrument

Code)

19.

transfer

Address (Number, Street, City, State and ZIP

before closing or

closed, sold,

moved, or

transferred

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Debtor 1 Linda L Johnson

21.	Do you now have, or did you have within 1 year cash, or other valuables?	before you filed for bankruptcy, an	y safe deposit box or other deposito	ory for securities,
	■ No □ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or pl	ace other than your home within 1	year before you filed for bankruptcy	
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for			
23.			y you borrowed from, are storing fo	r, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Informa	ation		
or	the purpose of Part 10, the following definitions	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground	— ·	
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		aw, whether you now own, operate,	or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		waste, hazardous substance, toxic	substance,
₹ер	ort all notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	No No			
	Yes. Fill in the details.  Name of site	Governmental unit	Environmental law if you	Date of notice
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of Hotice

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26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
		No						
		Yes. Fill in the details. ase Title ase Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of th	ne case	Status of the case		
Par	t 11	: Give Details About Your Business or	Connections to Any Business					
			•	ny of the follo	owing connections to an	v husiness?		
21.	***	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
		<ul> <li>□ A member of a limited liability company (LLC) or limited liability partnership (LLP)</li> <li>□ A partner in a partnership</li> </ul>						
		☐ An officer, director, or managing ex	vecutive of a corneration					
			ng or equity securities of a corporation					
	_	No. None of the above applies. Go to						
	D.	Yes. Check all that apply above and fill usiness Name	Il in the details below for each busines: Describe the nature of the business		vor Idontification numbo	•		
	Ac	ddress		Employer Identification number Do not include Social Security r				
	(INI	umber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed				
	Ambrogio Family Limited Partnership 455 Hickory Haven Drive Gurnee, IL 60031		Real Estate	EIN:				
				From-To April, 1987 to Present				
28.	ins	thin 2 years before you filed for bankrup titutions, creditors, or other parties.  No Yes. Fill in the details below.	tcy, did you give a financial statement  Date Issued	to anyone ab	oout your business? Incl	ude all financial		
	Ac	ddress umber, Street, City, State and ZIP Code)	Date issued					
Par	t 12	Sign Below						
are t	true a b	ead the answers on this <i>Statement of Fi</i> , and correct. I understand that making a pankruptcy case can result in fines up to C. §§ 152, 1341, 1519, and 3571.	false statement, concealing property,	or obtaining	money or property by fr			
		da L Johnson	Signature of Bolder 2					
		L Johnson ure of Debtor 1	Signature of Debtor 2					
Dat	е _	February 4, 2016	Date					
Did ■ N □ Y	lo	attach additional pages to Your Statem	ent of Financial Affairs for Individuals	Filing for Bai	nkruptcy (Official Form 1	07)?		
	lo	pay or agree to pay someone who is no  Name of Person Attach the Bankri						

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			-	
Fill in this inform	nation to identify your	case:		
Debtor 1	Linda L Johnson			
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	_
Case number(if known)				☐ Check if this is an amended filing
Official Fo Statemer		n for Indiv	viduals Filing Under Cha	apter 7 12/15
■ creditors have ■ you have leas You must file this whicher on the f  If two married pe sign an  Be as complete a write you	ver is earlier, unless the form explease the come expleare filing together date the form.	ur property, or and the lease has reported and the lease has reported and the court extends the court extends the rain a joint case, but the lease in the court extends the rain a joint case, but the court extends the rain a joint case, but the court extends the co		es to the creditors and lessors you list breed information. Both debtors must
		art 1 of Schedule [	D: Creditors Who Have Claims Secured by P	roperty (Official Form 106D), fill in the
information be Identify the cre	elow. editor and the property t	hat is collateral	What do you intend to do with the proper secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's C	hase Mortgage		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No ■ Yes
Description of property securing debt:	2837 N. Augusta Dr Wadsworth, IL 6008 County Held jointly with Les Gregory Johnson, E and Barbara Traine	33 Lake sli Johnson, David Johnson	<ul> <li>■ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	<b>—</b> 165
Creditor's C	onsumers Credit Unic	on	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	455 Hickory Haven IL 60031 Lake Cou		Retain the property and enter into a Reaffirmation Agreement.	■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

☐ Retain the property and [explain]:

Official Form 108

property

securing debt:

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Debtor 1 Linda L J	Johnson	Case numb	Der (if known)
Describe your unexp	pired personal property leases		Will the lease be assumed?
Lessor's name:	Michele Mackenzie Bonke		□ No
			■ Yes
Description of leased Property:		ct dated January 14, 2016 for the propert N. August Drive, Wadsworth, Illinois 600	
Lessor's name:	ReMax Showcase		□ No
			■ Yes
Description of leased Property:	3	ent dated October 1, 2015 for the propert N. August Drive, Wadsworth, Illinois 600	•
Part 3: Sign Below	v		
	jury, I declare that I have indicated ect to an unexpired lease.	my intention about any property of my est	ate that secures a debt and any personal
X /s/ Linda L Joh		x	
Linda L Johnso Signature of Deb		Signature of Debtor 2	
Date Febru	uary 4, 2016	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-03383 Doc 1 Filed 02/04/16 Entered 02/04/16 15:03:40 Desc Main Document Page 45 of 48

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	e Linda L Johnson		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	2,500.00	
	Prior to the filing of this statement I have received		\$	2,500.00	
	Balance Due			0.00	
2.	\$_335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed com	pensation with any other person u	nless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensory of the agreement, together with a list of the national control of the				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>				
7.	By agreement with the debtor(s), the above-disclosed for	ee does not include the following s	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of arbankruptcy proceeding.	ny agreement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in	
F	February 4, 2016	/s/ Robert R. Benjar	min		
_	Date	Robert R. Benjamin			
		Signature of Attorney Golan & Christie LL			
		70 W. Madison	•		
		Suite 1500			
		Chicago, IL 60602 (312) 263-2300 Fa	x· (312) 263-093	)	
		rrbenjamin@golanc		,	
		Name of law firm			

### **United States Bankruptcy Court** Northern District of Illinois

In re	Linda L Johnson	Debtor(s)	Case No. Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
		Number of Cr	editors: _	15	
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of creditors	is true and	correct to the best of my	
Date:	February 4, 2016	/s/ Linda L Johnson Linda L Johnson Signature of Debtor			

Ambrogio Family Limited Partnership 455 Hickory Haven Drive Gurnee, IL 60031

Barbara N. Trainer 3911 Prairie Village Drive Kenosha, WI 53142

Barbara N. Trainer 3911 Prairie Village Drive Kenosha, WI 53142

BMO Harris Bank 111 W. Monroe St. Chicago, IL 60603

Chase Mortgage PO Box 78420 Phoenix, AZ 85062

Consumers Credit Union 1210 S. Lake Street P.O. Box 503 Mundelein, IL 60060

David W. Johnson 455 Hickory Haven Drive Gurnee, IL 60031

David W. Johnson 455 Hickory Haven Drive Gurnee, IL 60031

Gregory Johnson 135 N. Greenleaf Ste. 109 Gurnee, IL 60031

Lesli M. Johnson 11922 24th Ct Pleasant Prairie, WI 53158

Lesli M. Johnson 11922 24th Ct Pleasant Prairie, WI 53158 Michele Mackenzie Bonke 3071 Hampshire Lane Waukegan, IL 60087

ReMax Showcase 5445 Grand Avenue, Ste. 200 Gurnee, IL 60031

Robert Marling 135 North Greenleaf St. Gurnee, IL 60031

Washington Crossings LLC 135 North Greenleaf Ste. 109 Gurnee, IL 60031